



**COMPARISON OF PERFORMANCE ISLAMIC  
BANKING & CONVENTIONAL BANKING  
BEFORE AND AFTER CRISIS**

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**NOVEMBER 2010**

## **DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE  
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### **“DECLARATION OF ORIGINAL WORK”**

I, NADZIRAH BINTI MAT JAOS, 870205-10-5180

Hereby, declare that,

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees
- This project paper is the result of my independent work and investigation, except where otherwise stated
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature:

Date:

## **LETTER OF SUBMISSION**

1 November 2010

The Head of Program

Bachelor of Business Administration (Hons) Finance

Faculty of Business Management

Universiti Teknologi Mara

72400 Bandaraya Melaka

Melaka

Dear Madam,

### **SUBMISSION OF PROJECT PAPER**

Attached is the project paper title “COMPARISON OF PERFORMANCE ISLAMIC BANKING & CONVENTIONAL BANKING BEFORE AND AFTER CRISIS” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara

Thank you

Yours sincerely,

.....

NADZIRAH BINTI MAT JAOS

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Bachelor of Business Administration (Hons) Finance

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*ABSTRACT:* This paper studies empirically the performance of Islamic banking and conventional banking before and after crisis during period 2004 until 2009. The Islamic bank selected is Bank Islam Malaysia Berhad (BIMB) and conventional banking is Malayan Banking Berhad (Maybank). This study follows the basic theoretical model of financial ratio analysis by Rose (2002). The result indicates that the performance of Islamic and conventional banking includes return on asset (ROA), return on equity (ROE) and debt ratio (DR) before and after crisis.

Keywords: Islamic banking, conventional banking, subprime crisis

Paperwork Type: Research (Mode B)